

THE MONTGOMERY COUNTY  
DEFERRED COMPENSATION PLAN

Investment  
Seminars

APRIL-JUNE 2005

It's easy.  
It's affordable.

It's smart.

*Do you know how interest rate hikes may impact your portfolio?*

*Federal Reserve Chairman Alan Greenspan has stated that the Federal Reserve will begin raising rates to fight inflation. Rising interest rates affect everything from loans made to companies to home mortgages and the amount of interest you pay on credit card loans. How your investments weather the higher rates depends on how your investment portfolio is structured. Understanding how to allocate your investment dollars among various fund investment options, or diversifying, is critical to the success of your retirement portfolio. Have questions? Need additional information? Call the CitiStreet onsite representative, Rob Timmons, located in the Office of Human Resources at 240.777.5054.*

To provide information on investment funds available and other topics, such as asset allocation, diversification, and retirement income planning, the Montgomery County Deferred Compensation Plan's administrator, CitiStreet, will be sponsoring a series of investment seminars. The seminars are designed in an "open format" to enable you to ask questions and to help you gain valuable knowledge about the investment options being offered.

# Investment Seminars

APRIL-JUNE 2005

	TOPIC	DATE	TIME	LOCATION
APRIL	• <b>Introduction to CitiStreet Web Site and Plan Features</b>	Wednesday, April 6, 2005	8:30 am – 9:30 am Noon – 1:00 pm 4:00 pm – 5:00 pm	Upcounty Center COB Auditorium White Oak Library
		Wednesday, April 20, 2005	8:30 am – 9:30 am Noon – 1:00 pm 4:00 pm – 5:00 pm	Upcounty Center COB Auditorium White Oak Library
MAY	• <b>Reviewing Your Asset Allocation</b>	Wednesday, May 11, 2005	8:30 am – 9:30 am Noon – 1:00 pm 4:00 pm – 5:00 pm	Upcounty Center COB Auditorium White Oak Library
		Wednesday, May 25, 2005	8:30 am – 9:30 am Noon – 1:00 pm 4:00 pm – 5:00 pm	Upcounty Center COB Auditorium White Oak Library
JUNE	• <b>Financial Planning For Women</b>	Wednesday, June 8, 2005	8:30 am – 9:30 am Noon – 1:00 pm 4:00 pm – 5:00 pm	Upcounty Center COB Auditorium White Oak Library
		Wednesday, June 22, 2005	8:30 am – 9:30 am Noon – 1:00 pm 4:00 pm – 5:00 pm	Upcounty Center COB Auditorium White Oak Library

Employees and retirees can register for the seminars by calling the CitiStreet representative located in the Office of Human Resources at 240.777.5054.



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